

No. 151

Abstract of Reports of the  
Condition of

**MONTANA**

State Banks  
and  
Trust Companies  
and  
Building & Loan Associations

December 31, 1944



W. A. BROWN ..... Supt. of Banks  
S. L. KLEVE ..... Chief Examiner  
E. R. KAHLA ..... Examiner  
E. H. E. HELGESON ..... Examiner  
GERTRUDE MORGENSEN .....  
..... Secretary

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daly Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Montana State Bank
Big Timber	Citizens Bank & Trust Co. (1)
Billings	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
Bridger	Security Bank & Trust Co. (1)
Broadus	Bank of Bridger
Butte	Powder River County Bank (1)
Cascade	Metals Bank & Trust Co. (1)
Chinook	Stockmen's Bank (1)
Choteau	First State Bank (1)
Columbia Falls	Citizen's State Bank (1)
Columbus	Bank of Columbia Falls
Conrad	The Yellowstone Bank (1)
Culbertson	Farmers' State Bank
Cut Bank	Culbertson State Bank
Deer Lodge	Bank of Glacier County
Denton	Deer Lodge Bank & Trust Co. (1)
Dillon	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Flaxville	Daniels County State Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank
Fromberg	Clark's Fork Valley Bank (1)
Glasgow	Farmers'-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank & Trust Co. (1)
Hamilton	Citizens' State Bank
Hardin	Ravalli County Bank (1)
Harlem	Big Horn County Bank
Havre	Security State Bank (1)
Helena	Citizens' Bank of Montana (1)
Laurel	Hill County State Bank of Havre (1)
Libby	Union Bank & Trust Co. (1)
Malta	The Yellowstone Bank (1)
Manhattan	Northwestern Bank of Lewistown
Martinsdale	First State Bank (1)
Miles City	First State Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank
Poplar	Traders' State Bank
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners' & Merchants' Bank
Scoibey	Citizens' State Bank
Shelby	First State Bank
Sheridan	Sunburst State Bank
Somers	Bank of Sheridan
Stanford	State Bank of Somers
Stevensville	Basin State Bank
Terry	First State Bank
Thompson Falls	Terry State Bank (1)
Townsend	First State Bank (1)
Troy	State Bank of Townsend (1)
Victor	Kootenai Valley State Bank (1)
Whitehall	Farmers' State Bank (1)
Wolf Point	Whitehall State Bank
Worden	First State Bank
Wyola	Farmers State Bank (1)
	Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
Bozeman	Security Building and Loan Association
Browning	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Building and Loan Association
Missoula	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank
	Midland National Bank
Bozeman	Commercial National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	Merchants' National Bank
	First National Bank
Hardin	Great Falls National Bank
Harlowton	First National Bank
Havre	Continental National Bank
Helena	Montana National Bank
Hinsdale	First National Bank & Trust Co.
Hysham	First National Bank
Judith Gap	First National Bank
Kalispell	First National Bank
Lewistown	Conrad National Bank
Livingston	First National Bank
Miles City	National Bank of Lewistown
Missoula	National Park Bank
	First National Bank
Plains	Western Montana National Bank
Red Lodge	First National Bank
Reserve	United States National Bank
Sidney	First National Bank
Twin Bridges	Sidney National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank

ABSTRACT NO. 151

Aggregate Resources and Liabilities of 70 State Banks of Montana, December 31, 1944, and Comparison with Reports of 69 State Banks on December 31, 1943

RESOURCES:	Dec. 31, 1944	Dec. 31, 1943	Increase+ Decrease—
Loans and Discounts .....	\$ 24,842,692.06	\$ 25,763,531.15	\$ 920,839.09—
Overdrafts .....	21,882.31	16,178.84	5,703.47+
U. S. Govt. Bonds .....	111,083,387.83	73,037,964.40	38,045,423.43+
Bonds, Warrants, etc. .....	3,946,371.02	4,490,132.91	543,761.89—
Stock Federal Reserve Bank .....	139,850.00	128,100.00	11,750.00+
Cash and Due from Banks .....	62,708,175.71	54,744,139.13	7,964,036.58+
Banking House .....	600,403.33	658,293.78	57,890.45—
Furniture and Fixtures .....	82,178.16	94,176.98	11,998.82—
Other Real Estate .....	19,626.27	28,441.28	8,815.01—
Other Assets .....	287,256.19	201,332.29	85,923.90+
	\$203,731,822.88	\$159,162,290.76	\$ 44,569,532.12+

LIABILITIES:

Capital: Common .....	\$ 3,784,000.00	\$ 3,610,200.00	\$ 173,800.00+
Preferred .....	85,900.00	130,700.00	44,800.00—
Debentures .....	49,000.00	55,000.00	6,000.00—
Surplus .....	3,020,914.43	2,767,125.00	253,789.43+
Undivided Profits .....	1,709,703.85	1,420,878.10	288,825.75+
Reserves .....	437,170.75	710,708.83	273,538.08—
Due to Banks .....	12,031,574.20	10,307,938.14	1,723,636.06+
Demand Deposits .....	117,581,435.41	94,764,762.18	22,816,673.23+
Officers' Checks, etc. .....	1,611,162.60	1,263,706.27	347,456.33+
U. S. Govt. Funds .....	14,147,925.05	7,234,800.70	6,913,124.35+
Other Public Funds .....	21,040,758.21	15,217,030.94	5,823,727.27+
Time Certificates .....	4,201,996.64	3,655,665.40	546,331.24+
Savings Deposits .....	23,879,402.93	17,869,993.50	6,009,409.43+
Other Liabilities .....	150,878.81	153,781.70	2,902.89—
	\$203,731,822.88	\$159,162,290.76	\$ 44,569,532.12+

Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1944, Compared with Reports of 16 Building and Loan Associations on December 31, 1943

RESOURCES:	Dec. 31, 1944	Dec. 31, 1943	Increase+ Decrease—
Real Estate Loans .....	\$ 7,788,629.91	\$ 8,209,213.85	\$ 420,583.94—
Real Estate Contracts .....	602,767.39	777,564.81	174,797.42—
Real Estate Owned .....	11,206.32	19,785.14	8,578.82—
Office Building, Furniture and Fixtures .....	201,016.31	210,869.66	9,853.35—
Stock Loans .....	29,365.21	31,481.02	2,115.81—
Bonds and Warrants .....	5,457,863.34	2,702,170.42	2,755,692.92+
Cash and Due from Banks .....	575,859.14	1,301,137.95	725,278.81—
Stock in Federal Home Loan Bank	143,000.00	107,000.00	36,000.00+
Other Resources .....	4,873.53	5,277.79	404.26—
	\$ 14,814,581.15	\$ 13,364,500.64	\$ 1,450,080.51+

LIABILITIES:

Installment Stock .....	\$ 6,484,946.49	\$ 5,674,668.04	\$ 810,278.45+
Prepaid Stock .....	1,278,015.78	1,206,476.97	71,538.81+
Full Paid Stock .....	5,317,182.50	5,155,875.00	161,307.50+
Bills Payable .....	325,540.79	45,400.00	280,140.79+
Due Borrowers .....	78,402.40	23,541.70	54,860.70+
Other Liabilities .....	62,054.48	83,057.87	21,003.39—
Contingent Fund .....	594,545.56	571,791.61	22,753.95+
Reserves and Undivided Profits .....	673,893.15	603,689.45	70,203.70+
	\$ 14,814,581.15	\$ 13,364,500.64	\$ 1,450,080.51+